

EXHIBIT "A"



RECEIVED JUN 25 1996

June 24, 1996

Mr. Chris E. Gausvik
 Trust Officer
 Fifth Third Bank
 38 Fountain Square Plaza
 Mail Drop 1090D3
 Cincinnati, Ohio 45263

Re: Suburban Federal Savings Bank 401(k) Plus Profit Sharing Plan
 Suburban Bancorporation, Inc. Employee Stock Ownership Plan

Dear Chris:

We would like to thank you for the service you have provided. We have decided to transfer the administrative services to Bransford Retirement Plans Services, Inc. effective with the quarter ended 6/30/96 for the 401(k) plan and for the year ended 6/30/96 for the ESOP. Notification of the changes in trustees for the 401(k) plan will be forthcoming. Thus, we are requesting that you complete all pending services.

Please send duplicate copies of all future reports to Jeff Kuntz at:

Bransford Retirement Plans Services, Inc.
 312 Plum Street, Suite 1200
 Cincinnati, Ohio 45202

We are also requesting that you send Bransford any additional items that they may request.

Your timely cooperation is greatly appreciated. If you have any other questions etc., please feel free to call me or Jeff Kuntz at Bransford. We wish you continued success.

Sincerely,

A handwritten signature in black ink, appearing to read 'Robert J. Zihlman'.

Robert J. Zihlman

SU2089

cc: Jeff Kuntz, Bransford R.P.S., Inc.
 Joseph F. Hutchison, Suburban FSB
 Christopher L. Henn, V.P. Suburban FSB

RJZ/klh

MAIN OFFICE: 10869 MONTGOMERY ROAD • CINCINNATI, OHIO 45242 (513) 489-4888

DOWNTOWN
 600 Vine St.
 721-7030

ANDERSON
 7944 Beechmont
 474-5515

WHITE OAK
 3554 Blue Rock
 741-7283

HILLCREST SQ.
 Reading & Seymour
 731-3311

NORTHGATE
 9440 Colerain
 385-5100

HYDE PARK SQ.
 2717 Erie Ave.
 321-2552

HARTWELL
 8358 Vine St.
 761-8111

